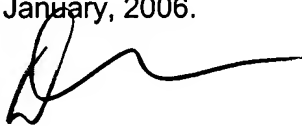


**REMARKS**

A Terminal Disclaimer is enclosed. The application is believed to be in condition for allowance. If any fees are due, those fees should be charged to Deposit Account No. 50-0581.

Respectfully submitted this 12th day of January, 2006.



Daniel P. McCarthy  
Reg. No. 36,600  
PARSONS, BEHLE & LATIMER  
201 South Main Street, Suite 1800  
Salt Lake City, Utah 84111  
(801) 532-1234